

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
May 2007**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT INSURANCE COMPANY</u>	10229
files rates, rules and forms for their initial Contractors General Liability Program. Effective Date May 3, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT INSURANCE COMPANY</u>	10289
files a new Workers Comp program that will target small contractors, manufacturers and the hospitality industry. The company will adopt NCCI's loss costs, and 1.38 LCM. Effective Date May 3, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE AMERICAN INSURANCE COMPANY</u>	ACEH-125167307
files to add form and rate for an expanded pollution liability coverage to the ISO Commercial General Liability program. Effective Date May 31, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACIG INSURANCE COMPANY</u>	10656
files to adopt NCCI Reference filing MS-2007-01 and amends their Loss Cost Multiplier to 1.23 without modification. The changes result in a decrease of -0.69%. Effective Date June 1, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INDEMNITY COMPANY</u>	SPIN-A61IRA518
files revised rates for their Tenant Homeowners program resulting in an average statewide rate increase of 5.4% Effective Date May 21, 2007 for new business and July 5, 2007 for renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INDEMNITY COMPANY</u>	SPIN-0N30R66T3
files revised rates for their Landlords Package Policy resulting in an overall statewide change of 36.1%. Effective Date May 21, 2007 new business and July 5, 2007 for renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INSURANCE COMPANY</u>	SPIN-63E7153V5
files revised rates and rules for their Homeowner program. The proposed change consists of a base rate change and a new reinsurance charge for a overall rate level increase of 29.5%. Rate increases in the lower 3 coastal counties will be capped at 90.0% and 80.0% in the upper 3 coastal counties. Effective Date May 21, 2007 for new business and July 5, 2007 for renewals.	

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

SPIN-6L31O08I5

filing revised rates for their Tenant Homeowners program resulting in an average statewide rate increase of 5.9%.

Effective Date May 21, 2007 for new business and July 5, 2007 for renewals.

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

SPIN-T462N15Y1

files revised rates for their Condominium Homeowners program with an average statewide rate increase of 8.9%.

Effective Date May 21, 2007 for new business and July 5, 2007 for renewals.

COMPANY

ALLSTATE INSURANCE COMPANY

FILING NUMBER

SPIN-U55F2I05P

files revised rates for their Landlords Package Policy resulting in a statewide average rate increase of 36.1%.

Effective Date May 21, 2007 for new business and July 5, 2007 for renewals.

COMPANY

ALLSTATE PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SPIN-2IJAJOJNS

files revised rates and rules for their Homeowners program. The proposed changes include a base rate increase and a new reinsurance charge for an overall increase of 29.6%. Rate increases in the lower 3 coastal counties will be capped at 90.0% and 80.0% in the upper 3 coastal counties.

Effective Date May 21,2007 (New) July 5, 2007 (Renewal).

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

FILING NUMBER

FFDC-125145681

Other Companies

Associated Indemnity Co.

Fireman's Fund Ins. Co.

National Surety Corp.

American Ins. Co.

files a rate, rule and forms for its new Property-Gard Select Extension Endorsements (Commercial Multi-Peril), providing extended coverage for a variety of risks.

Effective Date May 3, 2007.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corp.

Fireman's Fund Ins. Co.

National Surety Corp.

The American Ins. Co.

files an optional endorsement for expanding coverage to Innkeepers in its Commercial Multiple-Peril program.

Effective Date June 1, 2007.

FILING NUMBER

FFDC-125158211

COMPANY

AMERICAN BANKERS INS. CO. OF FLORIDA

files rates, rules, and forms to modify their First Protector program for members or customers of Mortgage Services and Credit Unions. The endorsements provide coverage for a deductible reimbursement, emergency cash, and an extension of repair.

Effective Date June 1, 2007.

FILING NUMBER

ASPX-125163508

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Ins. Co.

West American Ins. Co.

files new rules and forms under their commercial general liability program to offer coverage for product recall.

Effective Date July 1, 2007.

FILING NUMBER

HCAS-125147478

COMPANY

AMERICAN MODERN HOME INSURANCE COMPANY

files revised rates, rules and forms for their Dwelling program. The proposed overall rate level change is an increase of 27.0%.

Effective Date July 15, 2007.

FILING NUMBER

AMMH-125096522

COMPANY

AMERICAN ROAD INSURANCE COMPANY

files rates for an Extended Service Contracts program . The program consolidates all vehicles except new GM models into 14 classes and adding a GM plan to match the new manufacturers' terms and warranty parameters.

Effective Date May 10, 2007.

FILING NUMBER

AMRD-125143733

COMPANY

AXIS INSURANCE COMPANY

files rates, rules and forms for a Not for Profit --Directors & Officers Liability program.

Effective Date May 10, 2007.

FILING NUMBER

9228

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **BALB-125148822**

files a rate review in compliance with Bulletin 2000-8 for their Forced Placed Collateral Protection Insurance program. No changes of rates were requested under this review.
Effective Date May 10, 2007.

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **BALB-125160178**

files rates/rules and forms for a new Guaranteed Auto Protection Program.
Effective Date May 17, 2007.

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **BALB-125154208**

files revisions to their Lenders Protection Program resulting in overall rate level change of 14.0%.
Effective Date May 31, 2007.

COMPANY **FILING NUMBER**
BRIDGEFIELD CASUALTY INSURANCE COMPANY **LBRM-125165611**

files to adopt NCCI's 03/07 loss costs with a revised LCM of 1.238 for their Workers' Compensation program. There is no overall rate level change associated with this filing.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
CHICAGO INSURANCE COMPANY **FFDC-125104187**

files revised rates and rules for their Miscellaneous Therapists Professional Liability program (Medical Malpractice- Occurrence). The proposed overall rate level change is an increase of 17.5%.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
CMG MORTGAGE INSURANCE COMPANY **PMGP-125149509**

files initial rates and rules for their new program to insure Credits Unions' Home Loan Payment Relief Loan programs.
Effective Date May 18, 2007.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125164577**

files to introduce a sub-program , Lawyers Value Plan, under their Lawyer's Professional Liability program to target lower revenue firms. This is a new program with no rate effect on current policyholders.
Effective Date June 1, 2007.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-125146155

files a rate, rule, and form filing for its CUMIS Special Insurance Package (Other Liability-Claims Made) which increases rates for Employment Practices Liability (EPL) by 10% and decreases rates for Supplemental Litigation (SL) by 5% and introduces new coverages. The overall rate level effect is estimated at +4.6%.

Effective Date October 1, 2007 New and Renewals.

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-125157560

files a rate and rule/loss cost filing for their Commercial Auto program with modification. The Company adopts the ISO loss cost in CA-2006-BRLA1. The changes made result in a rate level decrease of 0.3%.

Effective Date July 1, 2007.

LEAD COMPANY

EMPLOYERS REINSURANCE CORPORATION

FILING NUMBER

ERCA-125148527

Other Companies

Westport Ins. Corp.

North American Specialty Ins. Co.

North American Elite Ins. Co.

files to adopt the latest MSRB-BLTN-05-01 circulars for North American Elite (NAE) and North American Specialty (NAS) companies which are being added to the multi-tier Commercial Property program which already includes Westport Ins. Corp.(WIC) and Employers Reinsurance Corp.(ERC). WIC will remain the base tier company with a new LCM of 2.001. The preferred company will be NAS with a LCM of 1.601. NAE will be the surcharge tier company with a LCM of 2.501. ERC will be a base company and files a LCM of 2.001. The changes detailed under the program will result in an overall rate impact of -0.1%.

Effective Date January 1, 2008.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-125122986

Other Companies

Nationwide Agribusiness Ins. Co.

files to adopt NCCI Loss Cost in Circular MS-2007-01, and change Loss Cost Multipliers as shown:

Farmland Mutual Ins. Co., 1.696 with a Loss Cost Modifier of 1.087

Nationwide Agribusiness Ins. Co., 1.442 with a Loss Cost Modifier of 0.924

The impact of the changes is a 21.2 % increase for Farmland Mutual Ins. and an increase of 7.9% for Nationwide Agribusiness Insurance Co.

Effective Date July 1, 2007 New and Renewal Business.

COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-125145049

files initial rates and rules for their new Commercial Surety Rate Plan.

Effective Date May 10, 2007.

LEAD COMPANY

FEDERAL MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-125151688

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Commercial Auto program. The proposed overall rate level change is an increase of 0.40%.

Effective Date .

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-125147959

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Commercial Property program. The overall rate level effect is a decrease of 4.20%.

Effective Date July 1, 2007.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-125148647

Other Companies

Federated Service Insurance Company

files to adopt NCCI's 03-01-2007 loss costs with a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 0.30%

Effective Date August 1, 2007.

COMPANY

FOREMOST INSURANCE COMPANY

FILING NUMBER

10666

files revised rates, rules and forms for their homeowners program resulting in an overall rate increase of 7.6%.

Effective Date September 1, 2007.

LEAD COMPANY

GARRISON PROPERTY AND CASUALTY COMPANY

FILING NUMBER

USAA-125129297

Other Companies

United Services Automobile Association

USAA General Indemnity Company

USAA Casualty Insurance Company

files a new rating plan for their Personal Automobile program. The overall rate level effect is 0.0%.

Effective Date June 4, 2007 for new business and July 21, 2007 for renewals.

LEAD COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORPORATION 10351
Other Companies
GENWORTH RESIDENTIAL MORTGAGE INSURANCE CORPORATION OF
NORTH CAROLINA
files with new and revised cards for the Lender paid Mortgage Insurance Programs.
Effective Date May 14, 2007.

COMPANY **FILING NUMBER**
GERLING AMERICA INSURANCE COMPANY GRLL-125143376
files revised loss costs and loss cost multipliers for their General Liability program. The
overall rate level change for Products Liability is an increase of 25.1% and 23.7% for
Premises /Operations. The company has not written any premium in Mississippi.
Effective Date May 17, 2007.

COMPANY **FILING NUMBER**
GREAT AMERICAN ASSURANCE COMPANY 10522
files revised rates and forms for their Contingent Liability for Leasing or Rental Concerns
Program. The changes result in a 10% rate level increase.
Effective Date June 1, 2007 New and Renewals.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 10294
Other Companies
GREAT AMERICAN INSURANCE COMPANY OF NY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN ALLIANCE INSURANCE COMPANY
files a filing introducing a new Builders Risk Plus Renovation Program.
Effective Date May 23, 2007.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 10675
files initial rates, rules and forms for their Miscellaneous Bonds Surety Program. The
company proposes to underwrite the higher risk applicants for miscellaneous bonds.
Effective Date May 28, 2007.

COMPANY **FILING NUMBER**
GREAT AMERICAN SPIRIT INSURANCE COMPANY 10315
files a new collateral protection program to cover physical damage losses incurred by
financial institutions on loans and leases secured by automobiles and other types of
collateral.
Effective Date May 3, 2007.

COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY **XLAM-125126798**

files rates, rules, and forms for an Insurance Agents Errors & Omissions Professional Liability program.

Effective Date May 10, 2007.

COMPANY **FILING NUMBER**
HARCO NATIONAL INSURANCE COMPANY **10411**

files to revise its loss cost multipliers for commercial auto liability and physical damage, and adopt ISO loss cost filing CA-2007-BRLA1 for its Commercial Auto program.

Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE COMPANY **ACEH-125150729**

files to adopt MSRB loss costs and adjust their LCM for their Commercial Property program.

Effective Date June 1, 2007.

COMPANY **FILING NUMBER**
INDIANA LUMBERMENS MUTUAL INS. CO. **10676**

files revised loss cost for their Commercial Automobile Program resulting in an overall increase of 18.9%.

Effective Date September 1, 2007.

COMPANY **FILING NUMBER**
INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY **10361**

files a rate filing for its Workers Comp program. The rates are based on the adoption of the NCCI MS-2007-01 Voluntary Loss Costs and Rating Values that result in an overall rate increase of 11.1%. The modification factor of 1.66 is used due to a combined loss ratio of 312.62. The company is filing to amend its loss cost multiplier from 1.80 to 2.00.

Effective Date May 23, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **10516**

files revised increased limits factors for their Private Passenger Auto Bodily Injury and Property Damage coverages resulting in an overall increase of 3.8%.

Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **10594/10593**

files revised rates/loss cost (HO-2007-REQLC) and Rules (HO-2007-REQRU) for their Homeowners Program. The filing proposes revised earthquake loss costs that corresponds to the revised territory definitions in the companion filing resulting in an overall decrease of -23.8%.

Effective Date October 1, 2007.

LEAD COMPANY

MARKEL AMERICAN INSURANCE COMPANY

Other Companies

Markel Insurance Company

files a new optional endorsement, rate, and rule for expanding coverage to its Commercial General Liability policy.

Effective Date June 1, 2007.

FILING NUMBER

MRKB-125161809

LEAD COMPANY

MARKEL AMERICAN INSURANCE COMPANY

Other Companies

Markel Insurance Company

files a form and rules for their Commercial Auto program to introduce a Commercial Automobile Plus Extension Endorsement, which provides broader coverage than available under their currently offered extension endorsement. A rate of 3% was developed for this optional endorsement.

Effective Date May, 19, 2007 New and Renewals.

FILING NUMBER

MRKB-125159442

LEAD COMPANY

MASSACHUSETTS BAY INSURANCE COMPANY

Other Companies

Hanover Insurance Co.

Hanover American Insurance Co.

files new endorsement, rate, and rule for their InsureFit program under their Commercial Property line to provide an enhanced coverage for the needs of health and fitness clubs.

Effective Date May 23, 2007.

FILING NUMBER

FRCS-125121664

COMPANY

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA AGNY-125145641

files revised rates for their new Staffing Services Liability program. The overall proposed rate change is an increase of 7.0%.

Effective Date May 10, 2007.

FILING NUMBER

COMPANY

NOVA CASUALTY COMPANY

files to adopt current ISO loss costs for Equipment Breakdown, Commercial Inland Marine, and Commercial Umbrella coverage in its Commercial Multiple-Peril program. The Company is increasing minimum premium requirements and adding optional endorsements.

Effective Date June 1, 2007.

FILING NUMBER

NVAC-125167858

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-125154913**

files revised loss cost multipliers with modification under their Commercial Auto program for physical damage and liability resulting in a rate level decrease of 5%.
Effective Date September 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
R.V.I. National Insurance Company **10508**

files a new Fidelity Program, adopting Fidelity loss costs as contained in SAA Filings MS-FLC-9 and MS-FM-14 with a loss cost multiplier of 1.537.
Effective Date May 3, 2007.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-125130875**

files rate, rule and form filing for its Private Passenger Auto program. The filing changes classifications in the Secure, Merit, Value, Reward and Lowpay programs. A base rate change was made in the Lowpay program. The changes result in an overall statewide increase of 2.4%.
Effective Date May 30, 2007, New Business and July 30, 2007, Renewals.

COMPANY **FILING NUMBER**
SENTRY CASUALTY COMPANY **SEPX-125167346**

files initial rates, rules, and forms for a Workers Compensation Program for a Standard Workers' Compensation program and a Special Excess Workers' Compensation policy. The Special Excess program is designed to serve a qualified Self Insurer who wishes to end their Workers' Compensation Self Insured program.
Effective Date January 1, 2008 New and Renewals.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE a MUTUAL COMPANY **SEPX-125156572**

Other Companies
Middlesex Insurance Company
files to adopt ISO Reference Filing BP-2006-RLA1 for their Businessowners program with modification. The change result in an overall rate increase of 9.6%.
Effective Date July 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
SHELTER GENERAL INSURANCE COMPANY **10611**

files revised rates and rules for their private passenger automobile program resulting in an overall increase of 1.5%.
Effective Date June 20, 2007.

COMPANY **FILING NUMBER**
SHELTER MUTUAL INSURANCE COMPANY 10614

files revised rates and rules for their private passenger automobile program resulting in an overall decrease of -3.8%.
Effective Date June 20, 2007.

LEAD COMPANY **FILING NUMBER**
SOUTHERN PILOT INSURANCE COMPANY GCCW-125132529

Other Companies

Southern Fire & Casualty Co.
Southern Guaranty Ins. Co.

files the rates/rules and form to add an optional new coverage to their Commercial Property program for Equipment Breakdown Coverage. The program will be reinsured 100% with The Hartford Steam Boiler Inspection and Insurance Company.
Effective Date August 1, 2007 New and Renewals.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY TRVD-125148555

Other Companies

St. Paul Guardian Ins.
St. Paul Mercury Ins. Co.

files rate and rule revision to its Public Entity Rate Plan. The Company files increases of 7.2% for Auto Liability, 0.1% for Property and 5.4% for Professional Liability.
Effective Date May 15, 2007.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY 10592

files initial rates, rules and forms for their Commercial Multi-Peril Custom Harvesters Program.
Effective Date May 17, 2007.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY 10677

files revised rates for their Commercial Automobile liability coverage loss cost multiplier resulting in an overall increase of 18.0%.
Effective Date June 1, 2007.

LEAD COMPANY **FILING NUMBER**
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY STAT-125156854

Other Companies

State Auto Property & Casualty Ins. Co

files revised rates and rules for their private passenger auto program. The filing results in an overall neutral rate change.
Effective Date August 9, 2007 New and Renewals.

LEAD COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

Other Companies

State Farm Mutual Insurance Company

files revisions to their Customer Rating Index used in their Private Passenger Auto program. The overall proposed rate level change is a decrease of 0.3%.

Effective Date July 9, 2007.

FILING NUMBER

SFMA-125158900

COMPANY

STATE NATIONAL INSURANCE COMPANY

files rates, rules and forms for their commercial multiple peril program to which the company is expanding their Transportation and Livery Program to include larger trucking insureds.

Effective Date May 23, 2007.

FILING NUMBER

10657

COMPANY

TECHNOLOGY INSURANCE COMPANY

files a rates and rules filing for their workers comp program. The Company is filing a foreign voluntary compensation coverage for employees traveling overseas and a waiver of subrogation.

Effective Date August 1, 2007.

FILING NUMBER

10608

COMPANY

TRIAD GUARANTY INSURANCE CORPORATION

files initial rates, rules and forms for a new rate structure for their Lender Paid Mortgage Guaranty coverage.

Effective Date August 6, 2007.

FILING NUMBER

TRAD-125160734

LEAD COMPANY

VICTORIA FIRE AND CASUALTY INSURANCE COMPANY NTWP-125189134

Other Companies

Victoria Select Insurance Company

files to reduce certain territorial relativities affecting base rates by territory for physical damage coverages. The program was previously approved for a rate revision February 2007 which did not go into effect. The rate effect for the programs for Victoria Fire and Casualty is an increase of 5.4% and the increase for Victoria Select Insurance Co. is 1.4%.

Effective Date June 25, 2007 New and Renewals.

FILING NUMBER

LEAD COMPANY

WAUSAU UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

WAUS-125154243

Other Companies

Employers Insurance Co.

Wausau Business Ins. Co.

files to adopt latest ISO loss cost filings under the Commercial Automobile line and amends Company loss cost multipliers resulting in an overall rate level decrease of 3.5%. Effective Date November 1, 2007 New and Renewals.

LEAD COMPANY

WAUSAU UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

WAUS-125153759

Other Companies

Employers Ins. Co.

Wausau Business Ins. Co.

files to adopt ISO BP-2006-RLA1 filing for their Businessowners program. The companies are creating a tiered pricing structure with each company filing separate loss cost multipliers resulting in an overall increase for all companies of 10.1%. Effective Date January 1, 2008, New and Renewals.

LEAD COMPANY

WAUSAU UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

WAUS-125140146

Other Companies

Employers Ins. Co. of Wausau

Wausau Business Ins. Co.

files a revised rating plan for International Pizza Hut Franchise Holders program in their Commercial Multiple Peril line. This is a countrywide program for franchise owners who are members of the International Pizza Hut Franchise Holders Association. There are no policyholders in Mississippi. Effective Date July 1, 2007 New and Renewals.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCA-125151318

files to revise rates to their Lawyers Professional Liability program resulting in a 3% rate increase.

Effective Date September 1, 2007 New and Renewal Business.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-125158126

files forms, rates, and rules for their new Employment Practices Liability program. This is the first stand alone policy for this coverage.

Effective Date June 15, 2007.